

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

James E Harmon
Ceola M Harmon
Debtor(s)

Case No. 15-20730

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/15/2015.
- 2) The plan was confirmed on 10/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/23/2016.
- 5) The case was dismissed on 04/01/2016.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,188.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,169.21
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$5,169.21**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,887.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$223.92
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,110.92**

Attorney fees paid and disclosed by debtor: \$113.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	0.00	2,399.57	2,399.57	0.00	0.00
AMERICASH LOANS LLC	Unsecured	NA	2,196.92	2,196.92	0.00	0.00
BROTHER LOAN & FINANCE	Unsecured	0.00	1,039.94	1,039.94	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	600.00	600.56	600.56	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	299.00	1,218.17	1,218.17	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	237.00	237.81	237.81	0.00	0.00
CERASTES LLC	Unsecured	0.00	544.05	544.05	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	500.00	2,981.20	2,981.20	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	466.00	610.46	610.46	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	0.00	315.17	315.17	0.00	0.00
ECMC	Unsecured	0.00	0.00	0.00	0.00	0.00
EQUITY TRUST COMPANY	Unsecured	0.00	834.67	834.67	0.00	0.00
EXPRESS CASH MART OF ILLINOIS L	Unsecured	450.00	454.00	454.00	0.00	0.00
GATEWAY ONE LENDING & FINANCIAL	Secured	22,654.00	22,654.00	22,654.00	405.29	194.71
GATEWAY ONE LENDING & FINANCIAL	Unsecured	NA	1,156.67	1,156.67	0.00	0.00
ILLINOIS AMERICAN WATER	Unsecured	2,532.00	2,826.00	2,826.00	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	1,800.00	990.56	990.56	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	0.00	869.43	869.43	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	2,000.00	9,290.30	9,290.30	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	29,216.33	29,216.33	29,216.33	458.29	0.00
INTERNAL REVENUE SERVICE	Unsecured	18,703.08	18,703.08	18,703.08	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	478.00	478.77	478.77	0.00	0.00
LVNV FUNDING	Unsecured	0.00	1,282.16	1,282.16	0.00	0.00
MIDLAND CREDIT MGMT AGENT FORT	Unsecured	1,619.00	1,619.15	1,619.15	0.00	0.00
MIDLAND CREDIT MGMT AGENT FORT	Unsecured	296.00	296.42	296.42	0.00	0.00
NICOR GAS	Unsecured	501.49	501.49	501.49	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP	Unsecured	0.00	243.63	243.63	0.00	0.00
PIONEER	Unsecured	401.80	NA	NA	0.00	0.00
GLOBAL NETWORK	Unsecured	1,985.00	NA	NA	0.00	0.00
VILLAGE OF BELLWOOD	Unsecured	250.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT FRES	Unsecured	243.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,168.00	NA	NA	0.00	0.00
FIRST RATE FINANCIAL	Unsecured	2,500.00	NA	NA	0.00	0.00
FIRST RATE FINANCIAL	Unsecured	2,500.00	NA	NA	0.00	0.00
LENDGREEN	Unsecured	900.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,282.00	NA	NA	0.00	0.00
MERCH CRED GUIDE/ELMHURST OU	Unsecured	51.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	2,648.00	83.09	83.09	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	0.00	2,604.88	2,604.88	0.00	0.00
TD BANK USA NA	Unsecured	1,149.00	1,149.23	1,149.23	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
VERIZON	Unsecured	2,613.40	2,563.48	2,563.48	0.00	0.00
WELLS FARGO DEALERS SERVICES	Unsecured	0.00	0.00	0.00	0.00	0.00
WESTGATE RESORTS	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,654.00	\$405.29	\$194.71
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,654.00	\$405.29	\$194.71
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$29,216.33	\$458.29	\$0.00
TOTAL PRIORITY:	\$29,216.33	\$458.29	\$0.00
GENERAL UNSECURED PAYMENTS:	\$58,090.86	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,110.92</u>
Disbursements to Creditors	<u>\$1,058.29</u>

TOTAL DISBURSEMENTS : **\$5,169.21**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/03/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.